

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1-15. (cancelled)

16. (currently amended) A data sale immediate settling method comprising the sequential steps of:

A) providing a user with a prepaid card linked to a database;

B) executing a first action chain for immediately settling a data sale ~~including sequentially comprising the sequential sub-steps of~~

i) the user inputting a password number,

ii) a first validation of the prepaid card by comparing the user-input password number to a system-set first-time password number stored on the database as the current password number,

iii) the user entering a next-time password number and storing the user-input next-time password number in the database as a new, user-set next-time password number, and

iv) requesting a current monetary balance available on the prepaid card; and

C) executing another action chain including sequentially comprising the sequential sub-steps of

- i) the user inputting another password number,
- ii) validation of the prepaid card by a successful comparison of the user-input another password number to the stored new, user-set next-time password number,
- iii) the user entering another next-time password number and storing the user-input another next-time password in the database as the new, user-set next-time password number required for validation of the prepaid card in a next another action chain, and
- iv) requesting another current monetary balance available on the prepaid card,

wherein step C) is repeated.

17. (previously presented) The method of claim 16, wherein the prepaid card is a virtual card.

18. (previously presented) The method of claim 16, wherein,

the prepaid card comprises a physical card carrying duplicate information carried in the database,

the prepaid card comprises a serial number, the first-time password number, and an expiration date printed on an exterior surface of the physical card, and

the database comprises the serial number, the first-time password number, and the expiration date of the prepaid card.

19. (previously presented) The method of claim 18, wherein,

the first-time password number is concealed below of scratch-off covering.

20. (previously presented) The method of claim 16, wherein,

the database includes a database record corresponding to the prepaid card and comprising a serial number field storing a system-assigned serial number, a first-time password number field storing the system-assigned first-time password number used for a first time validation of the prepaid card, and a user-set password number field for storing the user-set next-time password number reset by the user subsequent to each validation of the prepaid card, a monetary balance field storing a monetary balance available to the user, and

comprising the further step of:

subsequent to the validation of the prepaid card, a action of subtracting a price being necessary for distribution from monetary balance field to update the monetary balance field

by reducing a value of the monetary balance field by the price being subtracted.

21. (previously presented) The method of claim 20, wherein, the database record further comprises:

an issue date field, an expiration date field, a card monetary face value field, a transaction product/service number field, and a transaction date field, each having a one-to-one correspondence with the prepaid card.

22. (previously presented) The method of claim 20, comprising the further steps of:

a portal site, located between a user and the database, receiving from the user an input of the card serial number and the user input another password number;

the portal accessing the database and validating the prepaid card by comparing the received user-input another password number with the next-time password number stored on the database.

23. (previously presented) The method of claim 22, wherein the portal site is connected to the user and to the database via the Internet.

24. (previously presented) The method of claim 22, wherein the portal site is connected to the user via a telephone line.

25. (previously presented) The method of claim 24, wherein the user orally inputs the another password number to the portal.

26. (previously presented) The method of claim 23, wherein,

the portal site further receives user input of the serial number and confirms the expiration date of the prepaid card to the database prior to validating the prepaid card.

27. (previously presented) The method of claim 26, wherein,

after validation of the prepaid card, the portal site i) requests the user to input the new user-set next-time password number, ii) receives the new user-set password number from the user, iii) sends the received new user-set next-time password number to the database to be stored, in the user-set next-time password number field, as the next-time password number required for a next validation of the prepaid card.

28. (previously presented) The method of claim 26,  
wherein,

a next successful validation of the prepaid card requires the portal site i) to receive from the user the another password number input, and ii) to successfully compare the received another password number input with the next-time password number stored in the user-set password number field of the record of the prepaid card within the database.

29. (previously presented) The method of claim 24,  
wherein the user orally inputs the password number to the portal site and the portal site orally responds to the user, via a telephone call.

30. (previously presented) A data sale immediate settling method comprising the steps of:

executing an immediate settling of a data sale action chain including validating a user's card by comparing a user-input password with a current password stored in a database,  
wherein,

a first validation of the card uses a system-set first-time password stored on the database as the current stored password,

as part of each validation and prior to accessing a monetary balance of the user's card, the user sets a new user-set

next-time password as the current next-time password stored in the database, and

after the first validation of the card, subsequent validation of the card requires successful comparison of a current user input password to the stored current next-time password in the database.

31. (previously presented) The method of claim 30, wherein,

the card comprises a physical card carrying duplicate information carried in the database, and

the card each comprises a serial number, the first-time password number, and an expiration date printed on an exterior surface of the physical card.

32. (previously presented) The method of claim 30, wherein,

the database includes a database record corresponding to the card and comprising a serial number field storing a system-assigned serial number, a first-time password field storing the system-assigned first-time password used for a first time validation of the card, and a user-set password field for storing the user-set next-time password reset as the current next-time password number by the user subsequent to each

validation of the card, a monetary balance field storing a monetary balance available to the user, and

comprising the further step of:

subsequent to the validation of the card, a action of subtracting a transaction price for distribution to a vendor from the monetary balance field to update the monetary balance field by reducing a value of the monetary balance field by the price being subtracted.

33. (previously presented) The method of claim 32, wherein, the database record further comprises:

an issue date field, an expiration date field, a card monetary face value field, a transaction product/service number field, and a transaction date field, each having a one-to-one correspondence with the card.

34. (previously presented) The method of claim 32, comprising the further steps of:

a portal site, located between a user and the database, receiving from the user an input of the card serial number and the user input password;

the portal accessing the database and validating the card by comparing the received user-input password with the current next-time password stored on the database.

35. (previously presented) The method of claim 34,  
wherein,

after validation of the card, the portal site i)  
requests the user to input the new user-set next-time password,  
ii) receives the new user-set next-time password from the user,  
iii) sends the received new user-set next-time password to the  
database to be stored, in the user-set password field, as the  
current next-time password required for a next validation of the  
card.